

# HSA Health Plans: More advantages than ever

As the leading health insurer in Illinois, Blue Cross and Blue Shield of Illinois is always looking for innovative ways to help you satisfy your health insurance needs. We are pleased to present **BlueEdge Individual HSA** and **BlueEdge Individual HSA 5000\*** — high deductible health insurance plans that can be used with a Health Savings Account (HSA).

## Lower Prices...Greater Choice of Deductibles

High deductible health insurance plans answer the need for reliable coverage with lower prices. They typically cost less than major medical plans with lower deductibles, because you agree to assume a greater share of the cost of your health expenses initially. Our BlueEdge high deductible health plans are among the lowest priced plans in our product line — and they feature a range of deductibles to meet your needs.

## PLUS...All the Advantages of an HSA!

As of January 1, 2004, legislation passed by Congress made high deductible health plans even more attractive than ever — by allowing them to qualify for use with a Health Savings Account (HSA). HSAs are subject to rules similar to those of individual retirement accounts (IRAs), except that HSA funds are generally not taxed when they are withdrawn to pay for eligible qualified medical expenses.

### In addition to tax advantages...

You have **control** — You decide how to spend the funds in your account based on your particular health care needs and budget.

You have **flexibility** — You can *deposit* (generally until age 65) or withdraw your money anytime without a tax penalty as long as you use it for qualified medical expenses. There is a yearly maximum amount for contributions.

You have **ownership** — The money in an HSA belongs to you. You can take it with you regardless of any change in employment status and continue to make contributions and withdrawals.

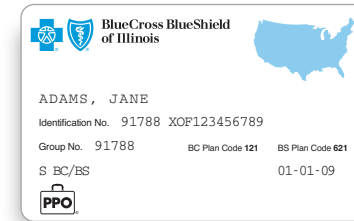
### A high deductible health insurance plan is probably right for you if...

- You want affordable premiums and a wide range of benefits.
- You want control over your health care choices and spending — as well as your current and future finances.
- You anticipate that your annual health care expenses will be relatively low.
- You feel it would not be difficult to pay for a portion of unexpected health care expenses out of your pocket.

Choose a high deductible plan from an insurer you know and trust.

Keep in mind that not all high deductible plans are the same. When you choose either **BlueEdge Individual HSA** or **BlueEdge Individual HSA 5000** from Blue Cross and Blue Shield of Illinois, you'll get dependable, affordable coverage from the leading insurer in the state. You'll benefit from our financial strength and stability, and our commitment to give you service that's second to none.

*Blue Cross and Blue Shield of Illinois.*



Call or write your agent to learn more about BlueEdge Individual HSA and BlueEdge Individual HSA 5000. *Don't delay!*



# HSA- Compatible Health Plans!

Blue Cross and Blue Shield of Illinois is now offering high deductible health plans that are designed to be used with Health Savings Accounts (HSAs)

**Two plans:**  
**BlueEdge<sup>SM</sup> Individual HSA and  
BlueEdge<sup>SM</sup> Individual HSA 5000**

- A wide range of deductibles
- New, low prices
- Highly competitive benefits with up to 100% coverage

**INDIVIDUAL AND FAMILY HEALTH INSURANCE**  
*it just fits.*

\* Please be reminded that Health Savings Accounts (HSA) have tax and legal ramifications. Blue Cross and Blue Shield of Illinois does not provide legal or tax advice, and nothing herein should be construed as legal or tax advice. These materials, and any tax-related statements in them, are not intended or written to be used, and cannot be used or relied on, for the purpose of avoiding tax penalties. Tax-related statements, if any, may have been written in connection with the promotion or marketing of the transaction(s) or matter(s) addressed by these materials. You should seek advice based on your particular circumstances from an independent tax advisor regarding the tax consequences of specific health insurance plans or products.

# BlueEdge Individual HSA & BlueEdge Individual HSA 5000

**Individual and Family Coverage  
with \$5,000,000 in Lifetime Protection**

## **Covered Inpatient Services**

- Hospital Room and Board Fees
- Operating Room Services
- General Nursing Care
- Doctor Fees
- Surgeon Fees
- Prescription Drugs

## **Covered Outpatient Services**

- Doctor Office Visits and Well-Child Care
- Well-Adult Care
- Prescription Drugs
- Emergency Care
- Surgery
- X-ray and Laboratory Services
- Mammograms

## **Other Covered Services**

- Maternity Services (optional)
- Ambulance Transportation
- Durable Medical Equipment
- Prosthetic Appliances
- Anesthesia
- Mental Illness Treatment and Substance Abuse Rehabilitation Treatment

## A Choice of Deductibles to Fit Your Needs

A deductible is the amount for which you are responsible before the plan begins to pay benefits for covered services. **BlueEdge Individual HSA** gives you a choice of four deductibles: \$1,150, \$1,750, \$2,600, and \$3,500 for individuals; and \$2,300, \$3,500, \$5,200, and \$7,000 for families. If you choose **BlueEdge Individual HSA 5000**, the annual deductible for individuals is \$5,000; the family deductible is \$10,000.

### **BlueEdge Individual HSA offers a choice of 100% or 80% for Most Services**

**BlueEdge Individual HSA** pays either 100% or 80% for covered in-network services after you have met your deductible. This means if you select the 100% coinsurance plan, you pay nothing after satisfying the deductible when you use participating providers. If you select the 80% coinsurance plan, you will pay 20% for covered services after your deductible is met, when you use participating providers, up to either 1) your coinsurance reaches \$3,000 for individuals (\$6,000 for families) or 2) you have reached your out-of-pocket maximum of \$5,000 for individuals or \$10,000 for families.

### **BlueEdge Individual HSA 5000 Covers 100% for Most Services**

**BlueEdge Individual HSA 5000** pays 100% for covered in-network services after you have met your deductible. This means that you pay nothing for covered services once your deductible has been met when you use participating providers.



### **See if other high deductible health plans offer you...**

- Optional maternity care benefits.
- Coverage for prescription drugs.
- Adult wellness care and well-child care benefits.

And when it comes to lower premiums, keep in mind that our BlueEdge health plans are priced among the lowest of our major medical plans. Both BlueEdge health plans feature a 10% family rate discount; and BlueEdge Individual HSA 5000 is our lowest priced high deductible health plan option.

## You'll also enjoy this unique combination of features:

### **\$5,000,000 in Lifetime Protection**

With BlueEdge Individual HSA and BlueEdge Individual HSA 5000, you have the option of applying for individual or family coverage to protect yourself, your spouse and your eligible unmarried dependent children. Each person will be eligible for \$5 million in lifetime benefits. That's reliable protection for today and the years ahead.

### **Security at Home and While Traveling**

In addition to the contracting providers you have access to in Illinois, as a member of Blue Cross and Blue Shield of Illinois, you'll also have access to a program called BlueCard PPO. Contracting providers linked through the BlueCard program allow you to receive benefits for covered services when traveling or away from home.

### **Financial Stability You Can Count On**

We're one of the largest and most financially secure insurance companies in the state. A.M. Best, one of the leading rating agencies of the

insurance industry, has awarded us an "A+" (Superior) rating.\* This stability is one reason why over 6.5 million members count on us to be there when they need us.

### **No Paperwork in Most Cases — Your Claims Are Handled for You**

In most cases, all you have to do is show your Blue Cross and Blue Shield ID card and your claim will be filed for you.

### **Guaranteed Renewability**

Your coverage is guaranteed renewable. As long as your premiums are paid on time, your coverage can be non-renewed only for the following reasons: (1) fraud or an intentional material misrepresentation, or (2) all policies bearing your policy's form number are non-renewed.

\*As of November 2007